



2015 Lake County Open Enrollment

Each year, Lake County goes through an extensive process to review our employee benefits program and provide a comprehensive choice of affordable, quality options for you and your families. Over the past few years, a number of factors have challenged our ability to manage the cost of our benefit programs that include additional fees and higher costs associated with providing insurance, as a result of healthcare reform.

Consequently, the monthly employee contributions to the Wellness EPO medical, prescription and dental plan will be as follows:

- Single \$77.74
- Employee + Child \$147.72
- Employee + Spouse \$163.26
- Family \$233.22

Effective January 1, 2015 - Overview of Benefit Offerings:

Anthem will continue as the medical carrier with 2 plan options:

- OPTION 1 - EPO plan 100% with in network coverage only and \$0 deductible
- OPTION 2 - PPO plan 80/60% with \$500/\$1,000 deductible

Caremark will continue as the pharmacy provider for your retail and mail order drug coverage

EyeMed will continue as the basic vision carrier for the employer paid benefit with discounts for hardware. Voluntary EyeMed will continue as the employee paid buy up vision plan.

Ease@Work will continue as the employee assistance program (EAP).

NEW Guardian will replace **Sun Life** as the dental carrier

- Benefits will be matched
- Expanded network of dental providers
- Remember to tell your dental provider that you have changed carriers

NEW Unum will replace Sun Life as the Basic Life/AD&D, Supplemental Life/AD&D and Voluntary LTD coverage

- During this open enrollment, you will have a one time opportunity to purchase Supplemental Life/AD&D without having to complete medical questions up to the guarantee issue of \$150,000. After this open enrollment, if you choose to purchase Supplemental Life/AD&D, then you will have to complete medical questions to be approved for coverage.

NEW BenXpress Online Enrollment System

- Instructions for login are included (see back page)
- All changes and beneficiary updates must be completed on BenXpress
- If you have questions regarding your enrollment or using the BenXpress system, contact Norma Hutchison at ext.2364

This is a passive enrollment. If you do not wish to make any changes to your benefits, then you will not need to do anything and your benefits will continue as is. All employees who wish to cover their spouse need to fill out a spousal waiver form.



Lake County, Ohio



BenXpress Online Enrollment Instructions

Open enrollment will be conducted through BenXpress **November 10th through November 21st.**

Go to: <https://www.benxpress.com/lakecounty>

Username: First letter of first name, plus last name, then last two digits of your birth year (example John Doe login: jdoe78)

Password: Last four digits of your social security number (example: 1958)

BenXpress will allow you to:

- Enroll for benefits and manage life events
- Access benefit information and forms
- Connect directly to carrier websites from one point of login



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